

**Statement of Gerald T. Mulligan
President and CEO, River Bank**

My name is Gerald Mulligan. I am President of RiverBank, an \$800 million community bank with 115 employees and seven offices all within the service area of Caritas Holy Family Hospital. I also currently serve as Chairman of the Board of Trustees of Caritas Holy Family Hospital.

As an employer, hospital trustee, and local resident, I strongly support the proposed transaction. As we all know, medical advances today often come with a high price tag for both the associated technology and the appropriate physical setting for that technology. With the financial strength and backing of Cerberus Capital, Caritas Holy Family Hospital will be assured of the continuing ability to offer the latest proven medical technology in an up-to-date, state-of-the-art medical facility.

As a business leader in this community, I believe that Caritas Holy Family Hospital is an important contributor to and foundation for economic activity in the Merrimack Valley. The proximate availability of high quality medical care is an important factor in business location decisions and an even more crucial factor in residential location decisions. The strength of our business community and the quality of life in our neighborhoods depend in large measure on access to high quality, local health care. The viability and financial strength of Caritas Holy Family Hospital is a vital underpinning of our community and our local economy. Affiliation with Cerberus Capital will confirm the Hospital's continued financial strength and its commitment to excellence in the delivery of community health care.

On behalf of my fellow bank employees, my family and myself, I urge your support of this transaction, and I thank you for your consideration and this opportunity to be heard.